

REMARKS

This Response is submitted in reply to the Final Office Action mailed June 30, 2006. Claims 1 to 25 are pending in this application. Claims 1, 6, 7, 10 to 12, 20, and 21 have been amended. No new matter has been added.

A Request for Continued Examination is submitted herewith. Please charge Deposit Account No. 02-1818 for any fees due in connection with the RCE or this response.

Please note that an interview summary record has not been received. The Office Action rejected Claims 1 to 25 under 35 U.S.C. § 103(a) as being unpatentable over *Rowe* (2002/0002075) in view of *Crevelt* (5,902,983). Applicants disagree with and traverse this rejection. All of the currently pending Claims as presently presented overcome *Rowe* and *Crevelt* alone and in combination.

Each of the pending claims recites a kiosk based system or method (such as an automated teller machine) that enables a player to move money from a remote fund repository (such as a bank) via an electronic fund transfer network (such as a banking network) into a gaming device (such as a slot machine). The funds are moved from the kiosk to the gaming device via a printed ticket that is approved by a ticket validation system (such as a local casino server) via a ticket validation network (such as a local casino network). The kiosk is connected to and communicates through two different networks using two different processors (i.e., one processor for an electronic fund transfer network and another processor for a ticket validation network). More specifically:

Claim 1 now recites “a first processor to communicate over the ticket validation network; a second different processor to communicate over an electronic fund transfer network to a remote fund repository without communicating through the ticket validation network” (emphasis added).

Claim 10 now recites “an electronic fund transfer kiosk having a ticket printer and a second different processor that operates with the ticket printer, the second

processor to communicate via the ticket validation network to the ticket validation system, the kiosk having a third different processor to communicate via an electronic transfer network to a remote fund repository without communicating through the ticket validation network" (emphasis added).

Claim 21 now recites "transmitting electronically a fund request from a first processor of an electronic fund transfer kiosk to a remote fund repository via an electronic fund transfer network without communicating through a ticket validation network; *** receiving, at a second different processor of the electronic fund transfer kiosk, identification information from a ticket validation system via the ticket validation network" (emphasis added).

As discussed during the interview, the electronic funds transfer (EFT) kiosk communicates using one processor over an EFT network with a remote fund repository to withdraw (or deposit) funds from (to) a remote fund repository account (such as a bank account) such as by using a credit or debit card. The kiosk receives unique identification information using another processor from the ticket validation network. This identification information is printed on the ticket by the kiosk. However, the kiosk does not validate (cash out) already printed tickets. As a result, the kiosk is regulated by the banking industry (not the state gaming commission).

The printed tickets are treated in certain aspects similar to cash within a particular casino. The player may take a ticket to a cashier to receive cash. The player may also insert the ticket into a gaming machine within that casino and have the cash equivalent of the ticket deposited onto the gaming device as credits. However, unlike cash, before the gaming device deposits the gaming credits, the gaming machine validates the ticket via the ticket validation network (i.e., checks the unique identification information printed on the ticket to ensure the ticket is a valid ticket with the purported value). This ticket validation system is typically internal to the casino and is regulated by a state gaming commission.

As discussed during the interview, in this manner, gaming devices and EFT kiosks may be constructed and approved separately from each other. In other words, if

the gaming device was used to send EFT requests, the gaming device would require approval by the banking industry in addition to approval by the state gaming commission. Similarly, if the EFT kiosk was used to validate casino tickets printed for players (as opposed to merely receiving and printing identification information coming from the ticket validation network), the EFT device would require approval by the state gaming commission in addition to approval by the banking industry.

This idea of separating gaming functions and EFT functions is documented in the specification. For example, the specification provides that:

[i]n operation, the user or player approaches the electronic fund kiosk, enters a request for funds via the keys 103 of keypad 102 and is instructed by instructions displayed by display 104. The player inserts a credit card, debit card, smart card, casino card or a card having any combination thereof into aperture 114 of card reader 115 and requests funds using same. The control unit or controller 130 sends the request out over a wide area network to an appropriate remote fund repository, wherein the repository processes the request and authorizes an approval for a fund transfer or denies the fund transfer for one of a host of reasons, such as insufficient funds or over frequency of use. The remote fund repository sends the request back through the wide area network to the appropriate kiosk 310 and the appropriate control unit 130. Control unit or controller 130 then commands display 104 to display an appropriate message to the user or player concerning the request response. The player may then enter additional information via keypad 102 or receive a ticket 108 having a barcode imprinted amount of useable funds.

Referring now to Fig. 10, once the player receives the ticket having the bar-coded imprinted amount of funds from the ticket/receipt printer 106, the player can do a variety of things with the ticket. First, the player can do nothing with the ticket until a period of time elapses. The player can take the ticket to a cashier and redeem the ticket for cash or tokens. Third, the player can take the ticket to one of a plurality of gaming devices 10a through 10e, which in an embodiment are placed nearby kiosk 310. Although kiosk 310 is shown located proximately to the gaming devices 10a to 10e, it should be appreciated that kiosk 310 can be located anywhere within a gaming establishment or other type of establishment, such as a restaurant, laundromat or

supermarket. Further, gaming devices 10a to 10e can be a variety of different types of gaming devices, such as slot machines, video poker games, video blackjack games, video keno games, video craps games and combinations thereof.

As illustrated by Fig. 10, the gaming devices 10a through 10e still perform the ticket validation of the ticket produced by the EFT kiosk 310 when the player inserts the ticket into an associated ticket reader 112a to 112e, respectively. (page 35, line 28 – page 36, line 28).

As admitted by the Examiner, *Rowe* does not teach a controller that “communicates over an electronic fund transfer network with a remote fund repository and over a ticket validation network with a ticket validation system, wherein the electronic fund transfer network is separate from the ticket validation network” (6/30/2006 Office Action, page 3, lines 20 - 24). In addition, *Rowe* does not teach a first processor that communicates over an electronic fund transfer network with a remote fund repository and a second different processor that communicates over a ticket validation network with a ticket validation system.

Similarly, and as discussed during the interview, *Crevelt* does not teach or suggest a controller and/or two separate processors that communicate over an electronic fund transfer network to a remote fund repository without communicating through a ticket validation network as currently claimed. As shown in FIG. 2 of *Crevelt*, any communications, such as EFT requests, sent from a gaming device (e.g., gaming device 26) to the remote fund repository (i.e., EFT host 56) goes through the ticket validation network (i.e., token ring LAN 44 and/or the floor network 32) because all communications sent from a gaming device (e.g., gaming device 26) to the remote fund repository (i.e., EFT host 56) must go through the ticket validation network (i.e., token ring LAN 44 and/or the floor network 32).

This interaction between the casino accounting system and the EFT system is referenced in *Crevelt* as follows:

[i]n addition, the EFT processor 72 has read access to the main customer database 64 so that it can get account information, etc. Further, in order to keep the casino accounting information up to date, the processor 72 can write information to the main database 64--but only through

transaction processor 54. Specifically, the EFT processor 72 writes changes to an EFT transaction queue 80 which is read by processor 54. Thereafter, processor 54 writes the change to database 64. Information passed from EFT processor 72 to transaction processor 54 might include, for example, electronic credits transferred in, electronic credits transferred out, etc. in order to meter each machine's "electronic drop". [Emphasis added]

In other words, as discussed during the interview, *Crevelt* teaches that all communications coming from the gaming device (e.g., gaming device 26) go through the EFT processor 10 and over a single communication line (e.g., line 32). More specifically, *Crevelt* teaches that EFT requests go over the communication line 32 before going to a remote EFT processor 72. For example:

[the gaming machine interface 10] contains the hardware and software and/or firmware necessary to allow processing of information from both game controller 6 and EFT system 11. In the context of this invention, gaming machine interface 10 is specially programmed to communicate with such game controller and EFT system such that it can send electronic or optical signals requesting a funds transfer from a remote institution, and it can also receive signals authorizing such transfers to obtain plays on the gaming machine. Interface 10 can also receive and process information provided by game controller 6 regarding the progress of a game including any payouts to gaming machine interface 10. (col. 5, lines 22-34) [Emphasis added]

This distinction between *Crevelt* and the presently claimed invention is most readily seen by comparing Fig. 2 of *Crevelt* with Fig. 9 of the present application. Fig. 2 of *Crevelt* shows a single communication path extending out from each device (e.g., device 26 uses line 32). To route an EFT request from a device to the EFT host 56, the EFT request must travel through this single path.

In contrast, the present application teaches two distinct communication paths coming out of the device (See Fig. 9). In one embodiment, this includes a SMIB card 292, which connects to an existing casino network 295, and a control unit 130, which connects to an EFT network 140.

Applicant therefore respectfully submits that independent Claims 1, 10, and 21, as well as all claims that depend therefrom, are each patentably distinguished over *Rowe* and *Crevelt* alone and in combination.

An earnest endeavor has been made to place this application in condition for formal allowance and in the absence of more pertinent art such action is courteously solicited. If the Examiner has any questions regarding this Response, applicant respectfully requests that the Examiner contact the undersigned.

Respectfully submitted,
BELL, BOYD & LLOYD LLC

BY 
Adam H. Masia
Reg. No. 35,602
Customer No. 29159

Dated: September 26, 2006